

Information to identify the case:

Debtor 1	Stacey Robin Insel	Social Security number or ITIN	xxx-xx-7494
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-13950-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stacey Robin Insel

6/9/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Stacey Robin Insel
 Debtor

Case No. 17-13950-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Jun 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2017.

db Stacey Robin Insel, 109 William Feather Drive, Voorhees, NJ 08043-2937
 516674630 +Bank of America, N.A., PO Box 982284, El Paso, TX 79998-2284
 516674631 Boscov Dept, Comenity Capital Bank, Bank Dept, PO Box 183043, Columbus, OH 43218-3043
 516674633 +Chase Bank, PO Box 740933, Dallas, TX 75374-0933
 516674637 Kohl's Customer Support, PO Box 3120, Milwaukee, WI 53201-3120
 516674641 Target TD Bank, PO Box 9547, Portland, ME 04112-9547
 516674643 Volvo Car Financial Services, PO Box 91300, Mobile, AL 36691-1300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 09 2017 22:36:07 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 09 2017 22:36:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516674629 EDI: AMEREXPR.COM Jun 09 2017 22:23:00 American Express, PO Box 981535, El Paso, TX 79998-1535
 516674632 EDI: RMSC.COM Jun 09 2017 22:23:00 Care Credit Synchrony Bank, 965060, Orlando, FL 32896-5060
 Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
 516674634 EDI: CHASE.COM Jun 09 2017 22:23:00 Chase Bank, PO Box 15145, Wilmington, DE 19850-5145
 516674635 +EDI: TSYS2.COM Jun 09 2017 22:23:00 Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 516674636 EDI: DISCOVER.COM Jun 09 2017 22:23:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 516674638 +EDI: WFNNB.COM Jun 09 2017 22:23:00 Lane Bryant Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
 516674639 EDI: RMSC.COM Jun 09 2017 22:23:00 Old Navy, Synchrony Bank, Attn Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
 516674640 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 09 2017 22:36:30 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
 516678029 +EDI: RMSC.COM Jun 09 2017 22:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 516674642 EDI: RMSC.COM Jun 09 2017 22:23:00 TJX Rewards, GE Capital Retail Bank, Attn Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
 516674644 EDI: RMSC.COM Jun 09 2017 22:23:00 Walmart Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr VCFS Auto Leasing Co.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
 Brian C. Nicholas on behalf of Creditor QUICKEN LOANS INC. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
 Francis Landgrebe on behalf of Debtor Stacey Robin Insel flandgrebe@verizon.net
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4